

Amendments to the Specification:

Please replace the paragraph at page 11, lines 1-13, with the following amended paragraph:

In an especially beneficial aspect of the present invention, the bill, the including the first and the second location identifiers, is transmitted to the payer by a bill presentment server, and the non-bill information is transmitted to the payer by a non-bill presentment server. The bill presentment server and the non-bill presentment server could be located at the same location, or could be located at different locations. Both the bill presentment server and the non-bill presentment server could be associated with a biller, or could both be associated with a bill presentment service provider. In an especially preferred and beneficial aspect of the present invention, the bill presentment server is associated bill presentment service provider, while the non-bill presentment server is associated with a biller. That is, a bill presentment service provider presents the bill, including the location identifiers, while a biller presents the non-bill information.

Please replace the paragraph at page 14, lines 8-13, with the following amended paragraph:

Beneficially, the portion of non-bill information, according to one aspect ~~off~~of this second method, is a portion of one of a contract, a tariff, or a warranty. Further, in another advantageous aspect of this second method, the bill, including the location identifier, is transmitted by one of a bill presentment service provider or a biller. According to this aspect, the portion of non-bill information is transmitted by the biller.

Please replace the paragraph at page 15, lines 7-16, with the following amended paragraph:

According to one aspect of this second system, the first network station is associated with one of a biller or a bill presentment service provider, and the second network station is associated with a payer. The first network station is also configured to store the non-bill information, receive the request for the portion of the non-bill information, and transmit the portion of the non-bill information to the second network station. Thus, a single network station presents both the bill and the portion of the non-bill information. Furthermore, the first network station stores the entire non-bill information, while it only transmits the ~~request~~requested portion of the non-bill information.